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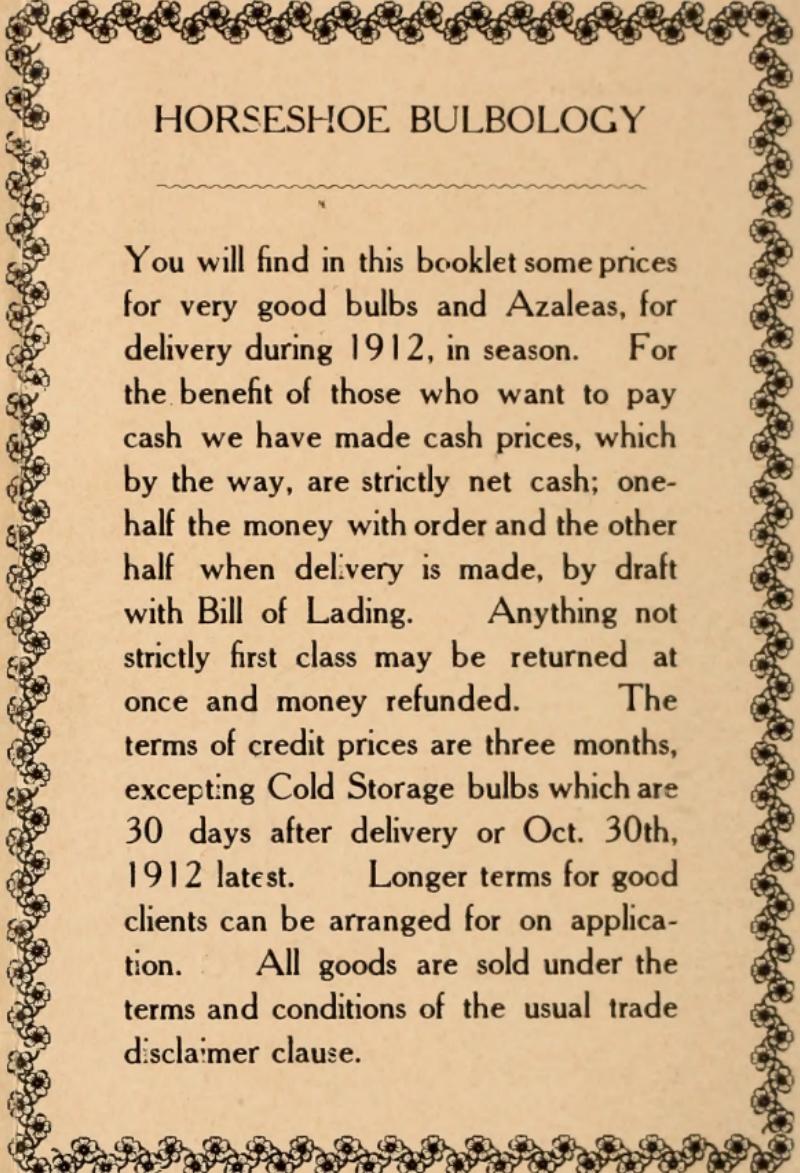
JUN 14 1920

Department

Horseshoe Bulbology

The owners
foot is the
best manure
on his land.

A Spanish Proverb.



HORSESHOE BULBOLOGY

You will find in this booklet some prices for very good bulbs and Azaleas, for delivery during 1912, in season. For the benefit of those who want to pay cash we have made cash prices, which by the way, are strictly net cash; one-half the money with order and the other half when delivery is made, by draft with Bill of Lading. Anything not strictly first class may be returned at once and money refunded. The terms of credit prices are three months, excepting Cold Storage bulbs which are 30 days after delivery or Oct. 30th, 1912 latest. Longer terms for good clients can be arranged for on application. All goods are sold under the terms and conditions of the usual trade disclaimer clause.

JAPAN LILY BULBS

It was not so very many years ago when a lily bulb grower did not expect more than from 60 to 75% of his bulbs to flower. If he wanted 1000 plants he usually bought from 1500 to 2000 bulbs - evidently content under the circumstances. In those days any old thing of size constituted a delivery - and the kicks were taken care of as well as possible afterward. In regard to price - a sort of deal was made - just like horse trading. When the buyer paid his lily bill in full the seller got the best of the bargain and when the buyer made a claim for the loss the seller called it cheating, though all the time the seller had expected a claim, and had included the claim cost in his price. This was a very unsatisfactory state of affairs for both buyer and seller for various reasons.

When Horseshoe Brand first entered the field it had the same conditions to contend with for the reason that no reliable source of supply was available - just the same old game and the devil take the hindmost. It was soon evident that a brand could not be established with such stuff that this market could afford, because the quality would not support it. So a connection was finally formed with a Japanese firm who had an unheard of reputation for high quality and fine packing, in England. Of course, the bulbs cost more, as they still do, but they were worth so much more than the cost, that their cost was really a secondary consideration. No one in this country ever saw

HORSESHOE BRAND PRODUCTS

such fine bulbs and bulbs that would produce as they did. Florists were astonished to get bulbs that would bloom 90 and 95% and so naturally a great deal of business came our way, until today we are the largest importers of high class lily bulbs in the World.

Of course, certain competition tried hard to down us, but we won't be downed. Most dealers in Japan bulbs make the common mistake of trying to sell cheaper than anyone else, instead of trying to sell a better grade than anyone else. What florists want is the best goods because it costs no more to force good bulbs than poor ones and good ones bring so much more profit. So we are quoting in this little catalogue some very good bulbs. The prices are based on our costs and not by what any other firm quote. What other people do we are not responsible for - we have enough to do to attend to our own busnesss - and we make our own prices. Thanks to no one. What makes Horseshoe Brand Giganteum for instance, cost more than common stuff, is because - the planting bulbs cost very much more; they are planted deep down and take a year longer to make size; more fertilizer is necessary; more cultivation required; and better grading is demanded. Many bulbs are merely stuck under the soil and allowed to grow to size sufficient to sell - under the supposition that "bulbs are bulbs". Furthermore we

Nourish the roots and the
flower will flourish.

do not pose as philanthropists and so we ask a profit, only a very moderate one however, on our investment.

Our business is large enough now to permit us to make deliveries at the following cities in season: New York, Chicago, Cincinnati, Memphis, Pittsburg, or Toronto. Of course in large lots we will deliver in other cities besides. This saving in freight to our clients is no small matter, and all of the above cities have first class Cold Storage plants for storage of lily bulbs. The following are the prices for 1912. 3% allowed for cash with order.

Lilium Giganteum

Size	Case Contents	Price per 100	Per case
6x8"	400	\$ 5.00	\$16
7x9"	300	7.50	16
8x10"	250	10.00	22.50
9x10"	200	12.00	22
9x11"	180	13.00	21.60
10x11"	150	16.00	22.50
11x13"	120	21.00	24

There are two conditions necessary for successful Giganteum forcing and that is PLENTY OF HEAT AND MOISTURE.

There are good-bad people and there are bad-good people; the latter are especially dangerous.

HORSESHOE BRAND PRODUCTS

GIGANTEUM (Cont.)

(The following for Japanese measure)

Size	Case Contents	Pride per 100	Per case
5 sun	450	\$ 4.00	\$15.75
6 sun	350	7.00	16
7 sun	260	10.00	22
8 sun	180	13.00	21.60
9 sun	130	17.00	20.80

Lilium Multiflorum

(Extra selected stock from well cultivated fields)

6x8"	400	\$ 5.00	\$16
7x8"	350	5.50	15.75
7x9"	300	6.00	15
8x10"	250	9.00	20
9x10"	200	10.00	18
9x11"	180	11.00	18

Lilium Formosum

(From good fields and a minimum of mixture)

6x8"	400	\$ 5.00	\$16
7x8"	350	6.00	17.50
7x9"	300	7.00	18
7x9"	300	Ex. Sel.	22.50
8x10"	250	9.00	20
9x10"	200	10.00	17
9x11"	180	11.00	17.50
10x11"	150	13.00	18

Late to bed and early to rise

Work like hell and advertise.

Albums

size	7x8	at	\$15	per caes of	280 bulbs
"	7x9	at	16.50	"	230 "
"	8x9	at	16	"	200 "
"	9x10	at	16.50	"	160 "

Rubrum, Magnificum. Roseum or Melpomene

size	7x8	at	\$ 9	per case of	280 bulbs
"	7x9	at	9	"	230 "
"	8x9	at	9	"	200 "
"	9x10	at	10	"	160 "
"	11x13	at	9	"	80 "
"	15x18	at	12	"	40 "

Auratum

size	7x8	at	\$ 8.50	per case of	200 bulbs
"	7x9	at	8.50	"	180 "
"	8x9	at	8.50	"	170 "
"	9x10	at	10	"	130 "
"	11x13	at	9.80	"	70 "
"	15x18	at	15	"	30 "

All other Japanese, products such as Bamboo Cane Stakes, (for staking lilies, mums, etc up to large ones for staking trees,) Nursery stock, Fern Balls, Stone Lanterns. etc quoted upon application.

To say there is no difference in lily bulbs is as much as to say there is no difference in potatoes.

HORSESHOE BRAND PRODUCTS

COLD STORAGE
HORSESHOE BRAND
LILY BULBS

Lilium Giganteum

size	6x8"	at	\$20	per case of	400	bulbs
"	7x9"	at	24	"	300	"
"	8x10"	at	25	"	250	"
"	10x11"	at	22.50	"	150	"
"	11x12"	at	22	"	130	"

(Baby Cases Giganteum)

"	7x9"	at	10	"	100	"
"	8x10"	at	12	"	100	"

Lilium Formosum

(must be withdrawn before April)

size	6x7"	at	\$10	per case of	350	bulbs
"	6x8"	at	13	"	330	"
"	6x8"	at	15	"	370	"
"	7x9"	at	18	"	300	"

**Lilium Auratum, Speciosum Album,
Magnificum, Rubrum etc from Cold
Storage quoted upon application.**

STORAGE FREE UNTIL OCTOBER 1912

A florist is known by the
character of the help he keeps.

71 MURRAY ST. NEW YORK.

BERMUDA BULBS

About as reasonable a sea trip anyone can take from New York is a trip to Bermuda. The climatic change is wonderful and the islands are very interesting to see, winter or summer. The trip is only two days each way and steamship accomodations very good. When you get to Hamilton, the principle city, you are only about an hours carriage drive from the Horseshoe Brand Harrisii fields. These fields are owned and cultivated by Messrs Stephens Brothers - the leading florists in Bermuda. These brothers are real sons of the soil - big brown healthy fellows, good natured workers, who put their best efforts into their work. There is no question about their position in the Bermuda lily market and the quality of their bulbs as compared with others just pay them a visit and see for yourself. The writer of this booklet has been there and knows the "whats what" of the business, and has made a contract for a number of years with these two brothers, for our mutual benefit and for the benefit of the trade in general. Everything possible is being done to produce a very superior grade of Harrisii, and make the Horseshoe Brand famous. Horseshoe Brand Harrisii are selected from the very best planting stock procurable, and planted

No one wants you to come and see him
as much as he pretends he does.

HORSESHOE BRAND PRODUCTS

BERMUDA BULBS cont.

in September and October in land that has had a rest from lilies for two or three years, into beds three feet six inches wide and six rows in a bed. These beds are all hand-weeded about six times in eight months or so. Early in July the digging is begun but the large proportion are not dug until about August 1st, when they are sized and packed in the well known Bermuda white coral, which is the best packing known. The large proportion of Bermuda bulbs of course run small and that is why we offer the smaller sizes at such low prices. The quality however, is the same and their productive power in the hands of good growers is indeed very satisfactory.

The following are prices for 1912 delivery - they are very suitable owing to the extra early 1913 Easter (March 23rd)

Lilium Harrisii

size	Cash Price	Credit Price	Per case of	bulbs
5x7 in.	\$12	\$15	400	"
" 6x7 in.	13	14	335	"
" 7x9 in.	15	16	200	"
" 9x11 in.	18	20	100	"

Amaryllis Johnsonii

" 7x9 in.	12	13	per 100
" 9x11 in.	18	19	"

Edison says Genius is 2% inspiration
and 98% perspiration.

How to grow lilies

In the first place experience is the best teacher of all. What we have to say is based on observation gained in our travels among the best and largest growers in this country. A florist who grows only a case or so of lilies may not expect as good results as the man who forces a house full.

Lilies may be planted right in the benches or grown in pots - we advise bench planting for large wholesale men who grow a house full at a time, and market the cut-flowers. Others can pot their bulbs. It is well to have shelves built in a warm shed to root pot-lilies, as well as many other kinds of bulbs. A place where it is dark and warm. We do not believe in rooting lilies in a place too cool for the sudden change is not good for them.

Good soil must be used, containing a good proportion of well rotted manure. The pots must be well drained and much care should be taken in watering. Keep the roots pure white don't let them show yellow. See that the bulbs are planted firmly in the pots, and not merely stuck in carelessly.

A night temperature of 60° should be maintained for Giganteum and the day temperature can

All are not thieves that dogs bark at.

How to grow lilies cont.

run very high - even 110° F after they show buds, if required. Of course, they will grow in cooler houses, but a 60 to 85° is the best average to maintain. Lilies want plenty of heat and moisture. It is advisable often to feed the plants after they show bud with common manure liquid. This strengthens them considerably.

Formosas should be potted, and the varieties assorted as much as possible. Harrisii should be allowed to root plentifully and need not be subjected to as much heat as the Japanese varieties. We do not believe in re-potting as it too often disturbs the roots. Too large a pot is harmful.

Lilies should be cut at night and not in the heat of the day. In shipping they must be packed very firm and very carefully, in good strong wooden boxes. Careless shipping brings poor flowers into the markets and that's often why the prices are not as good as they might otherwise be.

Every commercial florist should have a dark wooden shed, well heated with steam, and at least a small greenhouse, which he can run up to 110°F in the daytime. The shed is the best place possible to start bulbs in and the extra heated greenhouse will always come in handy in many ways. Both facilities can be arranged for at a very moderate cost and will pay for themselves many times over in the course of a short time.

Duty often wants a man at the very time he doesn't want to be wanted.

71 MURRAY ST. NEW YORK.

French Bulbs

Horseshoe Brand French bulbs are almost too well known to require much advertising. The goods are known all over the World as positively the best produced and the reputation for deliveries cannot be surpassed. The most reliable bulbs of their kind in the World. The prices are as reasonable as we can make - as follows:

PAPER WHITE GRANDIFLORA

The finest stock in the world.

		Cash Price	Credit
size	13 cm and over per 100	\$.90	\$1.00
	per 1,000	7.50	8.00
	per 10,000	72.50	75.00
size	14 cm and over per 100	1.10	1.20
	per 1,000	9.00	10.00
	per 10,000	85.00	90.00
	Mammoths		
size	15 cm and over per 100	1.50	1.75
	per 1,000	12.	13.00
	per 10,000	110.	120.00

FOB NEW YORK

The advertiser who thinks that by dishonest statements he is fooling the public, is simply fooling himself. The public are not fools, whether they live in the country towns or largest cities.

A mule makes no progress when
he is kicking - neither does a man.

HORSESHOE BRAND PRODUCTS

ROMAN HYACINTHS

Cash Price Credit

size 11 to 12 cm 2500 per case

per 100	\$ 2.	\$ 2.10
per 1,000	16.	18.
per 10,000	150.	170.

size 12 to 13 cm 2000 per case

per 100	\$ 2.25	\$ 2.50
per 1,000	20.	21.
per 10,000	190.	200.

size 12 to 15 cm 2000 per case

per 100	\$ 2.40	\$ 2.50
per 1,000	21.50	22.50
per 10,000	200.	210.

size 13 and over 1700 per case

per 100	\$ 3.	\$ 3.20
per 1,000	26.	27.
per 10,000	240.	250.

size 14 and over 1400 per case

per 100	\$ 4.	\$ 4.20
per 1,000	35.	37.
per 10,000	325.	350.

size 15 and over 1200 per case

per 100	\$ 5.	\$ 5.50
per 1,000	40.	45.
per 10,000	380.	400.

FOB NEW YORK

If you wonder how banks make
money, go borrow some.

71 MURRAY ST. NEW YORK.

YELLOW PAPER WHITES

This flower is coming into favor all over the country exactly like a Paper White in form but pure yellow in color. Will flower almost as early as the common Paper White - very good for Xmas.

	Cash Price	Credit
First Choice	per 100 \$ 1.60	\$ 1.75
	per 1,000 14.	15.
	per 10,000 130.	140.

Trumpet Majors

	Cash Price	Credit	
11 over	at \$10	\$11	per 1000
12 "	at 12	14	"

Freesias

1st size	at \$ 7.50	\$ 8	per 1000
Mammoth	at 11	12	"

Candidums

18 - 20 cm	at \$32	\$35	per 1000
20 - 22 cm	at 37	40	"
22 - 25 cm	at 45	50	"

Double Roman Constatinople

at \$ 7 \$ 8 per 1000

All of first quality, and from the very best fields.
FOB NEW YORK

Some florists shops look like the inside of a womans purse - how does yours look?

HORSESHOE BRAND PRODUCTS

Purity Freesias

A very fine bulb for general florist use. We offer them for delivery in August, in good sizes, and of positively first class quality.

size		Cash price	Credit
"	3-4	to 1 in.	\$19
"	1-2	to 3-4 in.	15
"	3-8	to 1-2 in.	11

Holland Bulbs

From an old established and reliable Holland firm - a firm which does not solicit the florist business here and incidently the private trade of the florists. Bulbs of strictly first class quality, duty paid, fob cars New York. Prices very reasonable - why not try an American house for comparison.

Hyacinths

	Credit Price	Cash
Exhibition	\$60	\$55
First sized named	50	45
Second size "	35	30
Mixed separate colors	25	20
Bedding, separate colors	30	25
Miniatures, named	17	14
Miniatures, separate colors	14	11
FOB NEW YORK		

Home is the place where you are treated
the best and grumble the most.

Single Tulips

	Credit	Price	Cash
Single early mixed extra	\$ 6		\$ 5
" " " fine	5		4
Artus, red	7		5.50
Belle Alliance, scarlet	13		12
Canary Bird, yellow	7		6
Chrysolora, yellow	6		5
Cottage Maid, pink	7		6
Crimson King, crimson	7.50		6.50
Keizerkroon, red and yellow	9		8
La Reine, white	6		5
Thomas Moore, orange	6.50		5.50
Vermillion Brilliant, scarlet	16		15
Yellow Prince, yellow	7		6

Double Tulips

Double early mixed, extra	7.50	6.50
" " " fine	6.50	5.50
Alba Maxima, white	7.50	6.50
Coronne D'or yellow	13	12
Duke of York, violet, white border	7	6
Gloria Solis, bronze red	10	9
La Candeur, white	9.50	8.50
Murillo, white	8	7
Salvator Rose, deep rose	12	11
Tournesoll, red and yellow	16	15
Yellow Rose, yellow	8	7

FOB NEW YORK

Threatened folks live long.

HORSESHOE BRAND PRODUCTS

Darwin Tulips

Every florist should grow at least a few of these extra fine tulips. The following varieties are very suitable and flower satisfactory. Extra large fine stock.

	Credit Price	Cash
Clara Butt, salmon pink	\$26	\$25
Glow, dark red	19	18
Gretchen, soft rose	14	13
La Candeur, white (White Queen)		
	16	15
Farncombe Sanders, scarlet	23	22
Rev. Ewbank, lilac	17	16
The Sultan, velvety black	11	10
Fine Mixture, all colors	10	9

Crocus

Separate colors	3.50	3
Mammoth yellow	7	6
First size yellow	6	5

Von Sions

Mammoth double nose bulbs	20	18
Good first size double-nose	16	15
Single nose bulbs, strong bulbs	9	8

FOB NEW YORK

The man who tries to tear down reputations gets most of the dirt himself.

71 MURRAY ST. NEW YORK.

Narcissus

	Credit Price	Cash
Empress, double nose	\$15	\$14
Empress, single nose	13	12
Victoria, 1sts doubles	15	14
Victoria, 2nd	12	11
Emperor, 1sts double;	15	14
Emperor, 2nd.	13	12
Golden Spur, doubles	17	16
Golden Spur, 2nd	13	12
Trumpet Majors	8	7

Spiraeas

Gladstone	per 100	15	12
Japonica	"	6	5
Astilboides fl.	"	7	6
Pink	"	18	16

ALL HOLLAND BULB PRICES ARE
VOID AFTER AUGUST 1ST 1912.

Other miscellaneous bulbs etc quoted upon application. Prices are per 1000 unless otherwise stated, and duty paid, fob New York.

Beware of the eagle-eyed fellows - the kind who have the gaul to look over your shoulder and deliberately steal information like an ordinary thief in daylight.

If the boss calls you down be grateful - the probabilities are you should have been fired.

HORSESHOE BRAND PRODUCTS

Leather vs Wooden Shoes

We understand Uncle Sam is preparing for the free distribution of seed for 1912-1913 - a very expensive proposition. About 1,200,000 lbs vegetable and 50,000 lbs of flower seed, all of standard quality and varieties. Why not go a step further and send out free hogs, horses, sheep and cattle for breeding purposes? We wonder what per cent goes to waste? Does the deserving get the benefit? Why not help the dutchman too, and distribute free dutch bulbs to beautify the lawns of those who know how to get the benefit? This might assist the Hollanders some as the freight rebates and advance charges are not quite sufficient to pay all expenses during their travels in this glorious free country, although of course what benefit there is at present is all their's. Talk about protection - it's protection alright but is it in favor of the Americans or the foreigners?

We try to sell bulbs and pay American wages - the Hollanders sell bulbs based on foreign wages. Suppose the dutchman sold cut flowers, basing their profits on foreign labor - how would you like it? And they'd do it too if they could. Would it be fair competition?

What happens to your private trade when the dutchman "gets on to it"? Why can he compete? Simply because he is permitted to come here and sell his home grown products, ground out by the sweat of the brows of men, women and children in his country where the value of an American dollar is worth considerably more than it is here. And we Americans paying taxes, both business and personal, on top of the bargain. And every buyer who buys direct from this class is a party to the transaction - and should be ashamed of himself. There are plenty of good American houses besides ourselves who can take just as good care of your orders. No American firm minds fair competition, but the Holland Invasion is un-American, competition no firm cares to compete with. It's about time some concerted action was taken for genuine protection. Or would it be better to wear wooden shoes at 75 cents per.

ANSWERIT

Asking Credit

The amount of credit a florist should expect should not exceed the amount of money his bank will lend him. Some florists have a horror of banks and banking business and shrivel up as soon as they enter the door. This is wrong. A bank is merely a place to go and buy the use of money, just as a grocery store is the place to buy sugar, and if your bank won't give you the amount you want, try another - that's business.

There is one cardinal principle among bankers and credit men and that is absolute honesty. It is absolutely necessary that you be honest with your banker, the same as with your doctor or lawyer. There is no happy medium in this respect. Any banker prefers an honest poor man to a dishonest rich man, and the former will always get more than the latter - that is, more actual accomodation. Except in times of panic it is no accomodation for a bank to loan on gilt edge security - you can pawn securities that are good almost any place; but you can't discount your note any place, and therefore integrity is the basis of banking accomodations.

Now if you can get the credit you need at your bank, that's the place to get it; and in the

Money, like manure, does no good until it is spread.

HORSESHOE BRAND PRODUCTS

Asking Credit cont.

florist business discounts for cash are so large that it pays you to borrow at your bank and discount your bills. If you can and will do this, in a few years you will find you are in a better class - the King of Merchants - besides banks want you to come and borrow money when they know you are good for it; for that's the way they make a profit.

New York City

The present population of London vicinity or the Metropolitan district is estimated at 7,500,000 in the area of about 700 square miles, whereas the present population of New York vicinity by the 1910 census is 6,505,537 within about the same area of 700 square miles. Now if New York had London's radius on the south to draw from, her population would undoubtedly be greater than that of London, but the bay and ocean prevent any extension in that direction. The floating population however, of New York exceeds that of London, and New York City has the largest day population of any city in the world, and it is increasing faster than the transportation facilities can take care of it. It is the wealthiest city in the world. One fifth of the population of the United States live on Manhattan Island or within five hours ride from 42nd St & Fifth Ave, and these twenty millions of people make New York City the largest market place in the world.

Is it a wonder then that it is the largest bulb center in the United States? That's why we are located here - because it's the home of all the principle importers of this country.

Wise men learn by other men's
mistakes; fools by their own.

SLANG

There is a difference between slang and vulgarity, which broad-minded men easily recognize. A few fleas is good for any dog for it reminds him that he is a dog. So is a little slang good for any man. It's the salt of life - the seasoning that takes away that dark brown taste and makes things more interesting. There is not much difference between the man who says *damit* under his breath and the fellow who says it out loud, in fact the only difference is that the one who comes right out and is through with it is not a hypocrite, while the other fellow's cuss is still burning under the skin. So a tiny bit of choice slang is admissible at the proper time, and in line with figurative English, especially those words with a peculiarity pleasing to the masses and not having any degrading or immoral reference. Let-er-go moderately and be jolly.



The difference between the egotist and the conceited man is that the egotist acts as though the world had been made for him and the conceited man as though he had made the world.

FLORALIZE YOUR TOWN.

The truth about Conventions

The word convention from the latin means a gathering of persons - a meeting. Now there are different kinds of conventions just as there are different kinds of merchandise. Some good consequently advantageous to the trades and some not good, generally speaking. Considering the great number of people engaged in the horticultural line in all its branches in this country, we don't believe 2% attend the convention annually. Is is more of a convulsion than a convention. Some come with a 14 carat jag and go home with a headache, a few come with their families for the sake of the trip; a few come for business reasons; but out of the whole bunch there are mighty few who attend the convention for the good of the cause. The leaders and their workers cannot do everything, and for what they do do is a thankless job; and the florists in the various convention cities go to quite some expense and do all they can; but in spite of all this there is a something lacking to make it a success. A successful convention requires "show-management" - like a big circus. You must show florists why they should attend conventions - make it their interest.

The writer believes that the Florists Con-

There are more telephones in New York City than in France, Belgium, Holland and Switzerland together.

vention should be held at a time of the year when a floral display can be arranged - when there is something to go for. A florist had better go but once in three years and see something worth while when he goes than to go every year and gaze on a pile of bulbs, and other more or less uninteresting material. It should be something more than the old time jollification - something solid and worth while. Every member should interest himself and attend the meetings; ignore bossism; and elect officers most efficient to manage the organization, without falling into political traps. At intervals the public should be admitted - a fine advertisement for the business - and above all every florist and floral-minded man, be he member or not, be welcome, and attend the conventions, for his own good and for the good of the cause. There should be at least 10,000 attendance at florists' conventions, instead of two or three thousand. Such a gathering would bring exhibits worth while, would necessarily increase the membership and make it worth while to attend.

It is doubtful if any city ever made a more earnest and conscientious plea for the Convention than Louisville did at Baltimore. A most brilliant man was selected by the various organizations in Louisville, to speak on the occasion. His speech was certainly as fine as any convention of florists ever heard, and at the same time appro-

If you can't do big things, do a
lot of little things in a big way.

The truth about Conventions cont.

priate. He came with authority; for the good of his city and their florists; and with documentary evidence that not alone the florists but the whole city of Louisville wanted the convention there. The undercurrent was against Louisville however, and the convention did not go there. Louisville had gone to the trouble to print ballots, simply with the name of Louisville. Written ballots were necessary however it seems, and after quite some votes were thrown out, the vote was a tie. When the second vote was cast Chicago won. Those who were disgusted did not vote. There could be no question but that the concensus of opinion on election day was for Louisville. A printed ballot would have been a more honest vote than a lot of scribbled scraps shoved into a derby hat by a line of men, some of whom were undoubtedly unknown.

This may not be a very agreeable article for some readers. It is written without any personal feeling and with malice toward none, but with a wholesome disrespect for the methods employed and the advantage taken of a handful of florists headed by one of the most capable men ever sent for such a purpose, and backed by a whole city. It is not a question of what city may be entitled to the meeting but a question of whether or not the real will of the majority ruled.

Make all salesmen write down their promises on paper, then hang it up for reference.

Our Bookkeeper

Old father credit gets on a rampage once in awhile when the bookkeeper gets a broadside of bankruptcy buckshot from an occasional florist whom he has been "easy" with because he regarded the risk a safe one. It's pretty hard for a bookkeeper to collect money from florists because each fellow has his peculiarities and some of them fuss at the neck at the least bit of straight talk. At the same time large contracts must be financed and it is absolutely necessary to get our money in as soon as possible.

Even the boss gets a good raking over the coals (and often justly too) for meddling in the bookkeeping department, and for being too easy with some of the whiners for more time. Some are building, some go to Europe, some have bought an automobile, and there is always some excuse for not being prompt with a bulb bill.

Whatever the cause, florists must not get hot under the collar because our poor bookkeeper is trying to collect enough money to meet his own bills and pay the salaries and other expenses, for he never knowingly asks for any money before it is due and the Good Shepard knows our terms are long enough. Have mercy on any "bill collector"

The condition of a man's store is a pretty good criterion of his character.

HORSESHOE BRAND PRODUCTS

Our Bookkeeper cont.

for it's the most exasperating job known - if you don't believe it - take a good try at it. Remember he don't know your wishes at all times, he don't know about salesmen's promises unless they are written ones on the order; he only knows he has so much to collect from you and he tries to do it in as nice a way as possible.



Earn more than your wages and you are in line for advancement - earn less and you'll eventually get fired.

Wise men are instructed by reason; men of less understanding by experience; the most ignorant by necessity; and beasts by nature.

Some florists are better known than trusted.

Old Grapenuts

It has always been the practice of those who think themselves made venerable by length of time, to censure the newcomers in life for want of respect for grey hairs and experience, for ambition and overconfidence in themselves, for a certain disregard of the views of their parents or advisors and a rebellious impatience of that subordination to which youth is condemned by nature, apparently to safeguard his ignorance and experience.

Every old man complains of the growing depravity of the world, of the insolence of the rising generation. He recounts the rigamarole of the ancient days of his youth, which he still celebrates as a happy age, which is now no more to be expected, since the world is all confusion and the rising generation is going to the dogs.

Of course, there are many truths which time necessarily teaches and which in a degree might be transmitted by older people at a somewhat cheaper rate, but on the other hand the everlasting evolution of worldly affairs is going on and young men are inclined to disregard the benefit of counsel because they do not believe that those who fall below them in practice, can excel them very much in theory. Thus certain knowledge is retarded and the race is kept along in the same old way and it will always be so.

Get rid of "customers" who spend nothing
in your store but their time.

HORSESHOE BRAND PRODUCTS

THE YOUNG MAN MUST CONSIDER
THAT HE WILL SOME DAY BE OLD;
AND REMEMBER WHEN HE IS OLD,
THAT HE HAS ONCE BEEN YOUNG.

Some of the old gingerbread fossils in the Horticultural business rut have accused us of being young, inexperienced, in the fourth class, and of little importance, but their judgment is warped and when the family wash comes home and the facts are known it will make them sit up and take notice. The writer sincerely hopes that he will not have to be so actively engaged in business when he becomes old and feeble, but if he does he will always remember that he was once young, and to be a booster and a progressive, and not a relic of by-gone days.



The boss always knows more than you give him credit for - that's the reason he's boss.

CONDITIONS OF SALE

All bulbs are carefully selected and packed but on account of many circumstances entirely beyond our control no guarantee of flowering results is given under any circumstances. Unless all goods purchased from us are accepted under these conditions they must be returned at once.

It must also be understood that **RALPH M. WARD & CO** shall not be held liable for any failure or delay in deliveries or interruption in the performance of a contract by any strike, fire, railroad or any other carrier's delay or for any similar interference. That all goods are sold subject to crop conditions and tariff revision.

That unless it is otherwise stated prices are to be considered f.o.b, cars New York City and that the purchaser assumes the risk of transportation.. Bills of Ladings will be held on file in our office subject to the order of the consignee, unless we are specially requested to forward them. We do this to aid in tracing shipments which may for any reason be delayed in transit.

Positively verbal agreements with salesmen will not be recognized by **RALPH M. WARD & CO** - all agreements with salesmen must be in writing and confirmed by the firm of **RALPH M. WARD & CO** before they are binding. Verbal agreements with salesmen and failure to read the terms of sale will not be recognized as a basis of claims. No claims of any kind will be allowed unless made within ten days after receipt of goods. Countermands will not be accepted. Salesmen are not authorized to collect bills nor to incur debts in our name under any pretext whatever. **RALPH M. WARD & CO** reserve the right to decline any orders, if taken at unsatisfactory prices or upon terms which **RALPH M. WARD & CO** cannot agree to.

TERMS OF SALE

Unless otherwise stated all bulbs, plants and roots are due 90 days from date of invoice, excepting Lily of the Valley pips and Cold Storage bulbs, which are net 30 days. A cash discount of 2 per cent will be allowed for remittances received within ten days from date of invoice. All bills are subject to sight draft if not paid when due.

RALPH M. WARD & CO



NOT HOW CHEAP
BUT HOW GOOD

THE HORSESHOE BRAND PRINTING PRESS